

NVBA
Balance Sheet Prev Year Comparison
As of December 31, 2018

	<u>Dec 31, 18</u>	<u>Dec 31, 17</u>	<u>% Change</u>
ASSETS			
Current Assets			
Checking/Savings			
10200 · NWFCU Draft	23,417	19,653	19%
10250 · NWFCU Share Account	3,047	901	238%
10275 · NWFCU Money Market	15,326	15,288	0%
10300 · NWFCU Certificates	37,265	36,885	1%
Total Checking/Savings	<u>79,055</u>	<u>72,728</u>	<u>9%</u>
Other Current Assets			
11000 · Prepaid	4,000	4,000	0%
Total Other Current Assets	<u>4,000</u>	<u>4,000</u>	<u>0%</u>
Total Current Assets	83,055	76,728	8%
Fixed Assets			
21000 · Fixed Assets	0	0	0%
Total Fixed Assets	<u>0</u>	<u>0</u>	<u>0%</u>
TOTAL ASSETS	<u>83,055</u>	<u>76,728</u>	<u>8%</u>
LIABILITIES & EQUITY			
Equity			
12000 · Opening Bal Equity	41,501	41,501	0%
3900 · Retained Earnings	35,227	29,943	18%
Net Income	6,327	5,284	20%
Total Equity	<u>83,055</u>	<u>76,728</u>	<u>8%</u>
TOTAL LIABILITIES & EQUITY	<u>83,055</u>	<u>76,728</u>	<u>8%</u>

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NVBA
Profit & Loss by Class
January through December 2018

	Other	Sectional	Unit Game	Zero-20 New...	TOTAL
Ordinary Income/Expense					
Income					
20000 · Unit game receipts	0	0	26,788	0	26,788
20100 · Novice game receipts	0	0	12,236	1,930	14,166
20350 · Bridgemate Rental Income	177	0	0	0	177
60000 · Sectional Gross Receipts	0	76,606	0	0	76,606
60300 · Sandwich Sales	0	3,600	0	0	3,600
80000 · Membership Income	6,180	0	0	0	6,180
80100 · Other Income	143	0	0	0	143
80200 · Interest Income	454	0	0	0	454
Total Income	6,955	80,206	39,024	1,930	128,115
Gross Profit	6,955	80,206	39,024	1,930	128,115
Expense					
30000 · Unit game free plays	0	0	4,484	0	4,484
30100 · Novice game free plays	0	0	1,722	0	1,722
30151 · Zero-20 Game Free Plays	0	0	0	1,019	1,019
30200 · Unit game rent	0	0	14,016	0	14,016
30400 · Unit game directors and caddies	0	0	7,595	1,890	9,485
30600 · Unit Game - ACBL Fees	0	0	2,894	51	2,946
30800 · Unit Game Administrative Fee	0	0	780	0	780
30900 · Unit Game - Food & Beverage	0	0	2,903	0	2,903
31000 · Unit Game - Supplies	0	0	2,290	0	2,290
31400 · Unit Game - Holiday Party	0	0	1,015	0	1,015
31500 · Unit Game - Birthday Party	0	0	128	0	128
31600 · Unit Game - Annual Meeting	0	0	1,543	0	1,543
50200 · Other Special Event Expenses	0	938	0	0	938
66900 · Reconciliation Discrepancies	0	57	53	0	110
70000 · Sectional - director's fees	0	14,644	0	0	14,644
70100 · Sectional - transportation	0	550	0	0	550
70200 · Sectional - per diem	0	1,947	0	0	1,947
70300 · Sectional surcharge	0	720	0	0	720
70400 · Sectional - sanction fees	0	5,534	0	0	5,534
70500 · Sectional caddies	0	2,825	0	0	2,825
70600 · Sectional - food and beverage	0	9,521	0	0	9,521
70701 · Sectional - Participating Club	0	4,235	0	0	4,235
70800 · Sectional - assistant	0	3,440	0	0	3,440
71000 · Sectional free plays	0	4,665	0	0	4,665
71100 · Sectional - District 6 Fees	0	1,214	0	0	1,214
71200 · Sectional - supplies	0	2,424	0	0	2,424
71300 · Sectional - rent	0	19,817	0	0	19,817
71400 · Sectional - WBL rental	0	1,400	0	0	1,400
71600 · Sectional- prizes	0	163	0	0	163
71700 · Sectional Ads	0	115	0	0	115
90000 · Board Matters	600	0	0	0	600
90100 · Misc Board expenses	613	0	0	0	613
90200 · Insurance	398	0	0	0	398
90300 · Membership secretary	199	0	0	0	199
90400 · Other membership expenses	332	0	0	0	332
90450 · Website Expense	443	0	0	0	443
90500 · Newsletter printing	78	0	0	0	78
90600 · Newsletter-layout	1,428	0	0	0	1,428
90699 · Directory Printing	603	0	0	0	603
90750 · Marketing	237	0	0	0	237
90800 · Education	166	0	0	0	166
90900 · Cheer and Sympathy	100	0	0	0	100
Total Expense	5,195	74,208	39,424	2,960	121,788
Net Ordinary Income	1,760	5,998	-400	-1,030	6,327
Net Income	1,760	5,998	-400	-1,030	6,327

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Profit & Loss Budget Overview

January through December 2018

	Jan - Dec 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	26,788	30,910	-4,123
20100 · Novice game receipts	14,166	15,010	-844
20350 · Bridgemate Rental Income	177		
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	76,606	84,000	-7,394
60200 · Additions	0	0	0
60300 · Sandwich Sales	3,600	1,900	1,700
80000 · Membership Income	6,180	5,476	705
80100 · Other Income	143	0	143
80200 · Interest Income	454	360	94
Total Income	<u>128,115</u>	<u>138,031</u>	<u>-9,916</u>
Gross Profit	128,115	138,031	-9,916
Expense			
30000 · Unit game free plays	4,484	5,472	-988
30100 · Novice game free plays	1,722	1,795	-73
30151 · Zero-20 Game Free Plays	1,019	2,225	-1,206
30200 · Unit game rent	14,016	14,125	-109
30400 · Unit game directors and caddies	9,485	10,830	-1,345
30600 · Unit Game - ACBL Fees	2,946	3,591	-645
30800 · Unit Game Administrative Fee	780	720	60
30900 · Unit Game - Food & Beverage	2,903	3,510	-607
31000 · Unit Game - Supplies	2,290	1,410	880
31200 · Unit Game - Miscellaneous	0	180	-180
31300 · Unit Game - Equipment	0	300	-300
31400 · Unit Game - Holiday Party	1,015	1,500	-485
31500 · Unit Game - Birthday Party	128		
31550 · Unit Game - LM/NLM Game	0	300	-300
31600 · Unit Game - Annual Meeting	1,543	1,500	43
50200 · Other Special Event Expenses	938	900	38
66900 · Reconciliation Discrepancies	110	0	110
70000 · Sectional - director's fees	14,644	16,300	-1,656
70100 · Sectional - transportation	550	800	-250
70200 · Sectional - per diem	1,947	3,200	-1,254
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	720	720	0
70400 · Sectional - sanction fees	5,534	5,900	-366
70500 · Sectional caddies	2,825	2,100	725
70600 · Sectional - food and beverage	9,521	10,300	-779
70700 · Sectional - misc and fees	0	1,200	-1,200
70701 · Sectional - Participating Club	4,235	4,225	10
70800 · Sectional - assistant	3,440	1,080	2,360
71000 · Sectional free plays	4,665	5,617	-952
71100 · Sectional - District 6 Fees	1,214	1,200	14
71200 · Sectional - supplies	2,424	2,850	-426
71300 · Sectional - rent	19,817	20,335	-518
71400 · Sectional - WBL rental	1,400	1,444	-44
71500 · Sectional - 60/40	0	500	-500
71600 · Sectional- prizes	163	200	-37
71700 · Sectional Ads	115	105	10
90000 · Board Matters	600		
90100 · Misc Board expenses	613	1,680	-1,067
90200 · Insurance	398	398	0
90300 · Membership secretary	199	200	-1
90400 · Other membership expenses	332	84	248
90450 · Website Expense	443		
90500 · Newsletter printing	78		
90600 · Newsletter-layout	1,428	1,542	-114
90699 · Directory Printing	603		
90750 · Marketing	237	480	-243
90800 · Education	166	360	-194
90900 · Cheer and Sympathy	100		
91200 · Charity	0	500	-500
Total Expense	<u>121,788</u>	<u>131,678</u>	<u>-9,890</u>
Net Ordinary Income	6,327	6,353	-26
Other Income/Expense			
Other Expense			
99000 · Dealing machine	0	310	-310
Total Other Expense	<u>0</u>	<u>310</u>	<u>-310</u>
Net Other Income	0	-310	310
Net Income	<u><u>6,327</u></u>	<u><u>6,043</u></u>	<u><u>284</u></u>

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NVBA
Unit Game Profit & Loss YTD Comparison
January through December 2018

	<u>Jan - Dec 18</u>	<u>Jan - Dec 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	26,788	30,568	-3,781
20100 · Novice game receipts	12,236	10,576	1,660
20200 · Other Unit game income	0	53	-53
Total Income	<u>39,024</u>	<u>41,197</u>	<u>-2,174</u>
Gross Profit	39,024	41,197	-2,174
Expense			
30000 · Unit game free plays	4,484	4,900	-416
30100 · Novice game free plays	1,722	1,691	31
30200 · Unit game rent	14,016	15,158	-1,142
30400 · Unit game directors and caddies	7,595	7,680	-85
30600 · Unit Game - ACBL Fees	2,894	2,772	122
30800 · Unit Game Administrative Fee	780	560	220
30900 · Unit Game - Food & Beverage	2,903	3,410	-507
31000 · Unit Game - Supplies	2,290	2,764	-474
31400 · Unit Game - Holiday Party	1,015	1,582	-566
31500 · Unit Game - Birthday Party	128	19	109
31600 · Unit Game - Annual Meeting	1,543	1,343	200
66900 · Reconciliation Discrepancies	53	25	28
90400 · Other membership expenses	0	0	0
90750 · Marketing	0	237	-237
91200 · Charity	0	126	-126
Total Expense	<u>39,424</u>	<u>42,267</u>	<u>-2,843</u>
Net Ordinary Income	<u>-400</u>	<u>-1,069</u>	<u>669</u>
Net Income	<u>-400</u>	<u>-1,069</u>	<u>669</u>

NVBA Unit Game Profit & Loss Budget Overview January through December 2018

	Jan - Dec 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
20000 · Unit game receipts	26,788	30,910	-4,123
20100 · Novice game receipts	12,236	10,560	1,676
Total Income	<u>39,024</u>	<u>41,470</u>	<u>-2,447</u>
Gross Profit	39,024	41,470	-2,447
Expense			
30000 · Unit game free plays	4,484	5,472	-988
30100 · Novice game free plays	1,722	1,795	-73
30200 · Unit game rent	14,016	14,125	-109
30400 · Unit game directors and caddies	7,595	7,890	-295
30600 · Unit Game - ACBL Fees	2,894	3,468	-574
30800 · Unit Game Administrative Fee	780	720	60
30900 · Unit Game - Food & Beverage	2,903	3,510	-607
31000 · Unit Game - Supplies	2,290	1,410	880
31200 · Unit Game - Miscellaneous	0	180	-180
31300 · Unit Game - Equipment	0	300	-300
31400 · Unit Game - Holiday Party	1,015	1,500	-485
31500 · Unit Game - Birthday Party	128		
31550 · Unit Game - LM/NLM Game	0	300	-300
31600 · Unit Game - Annual Meeting	1,543	1,500	43
66900 · Reconciliation Discrepancies	53	0	53
90400 · Other membership expenses	0		
Total Expense	<u>39,424</u>	<u>42,170</u>	<u>-2,746</u>
Net Ordinary Income	<u>-400</u>	<u>-700</u>	<u>300</u>
Net Income	<u><u>-400</u></u>	<u><u>-700</u></u>	<u><u>300</u></u>

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NVBA
Zero-20 Profit & Loss YTD Comparison
January through December 2018

	<u>Jan - Dec 18</u>	<u>Jan - Dec 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	1,930	4,220	-2,290
Total Income	<u>1,930</u>	<u>4,220</u>	<u>-2,290</u>
Gross Profit	1,930	4,220	-2,290
Expense			
30151 · Zero-20 Game Free Plays	1,019	2,265	-1,246
30400 · Unit game directors and caddies	1,890	2,800	-910
30600 · Unit Game - ACBL Fees	51	92	-40
31000 · Unit Game - Supplies	0	93	-93
Total Expense	<u>2,960</u>	<u>5,250</u>	<u>-2,289</u>
Net Ordinary Income	<u>-1,030</u>	<u>-1,030</u>	<u>-1</u>
Net Income	<u><u>-1,030</u></u>	<u><u>-1,030</u></u>	<u><u>-1</u></u>

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NVBA
Zero-20 Profit & Loss Budget Overview
January through December 2018

	<u>Jan - Dec 18</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expense			
Income			
20100 · Novice game receipts	1,930	4,450	-2,520
Total Income	<u>1,930</u>	<u>4,450</u>	<u>-2,520</u>
Gross Profit	1,930	4,450	-2,520
Expense			
30151 · Zero-20 Game Free Plays	1,019	2,225	-1,206
30400 · Unit game directors and caddies	1,890	2,940	-1,050
30600 · Unit Game - ACBL Fees	51	123	-72
31000 · Unit Game - Supplies	<u>0</u>	<u>0</u>	<u>0</u>
Total Expense	<u>2,960</u>	<u>5,288</u>	<u>-2,328</u>
Net Ordinary Income	<u>-1,030</u>	<u>-838</u>	<u>-192</u>
Net Income	<u><u>-1,030</u></u>	<u><u>-838</u></u>	<u><u>-192</u></u>

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NVBA
Sectional Profit & Loss YTD Comparison
January through December 2018

	<u>Jan - Dec 18</u>	<u>Jan - Dec 17</u>	<u>\$ Change</u>
Ordinary Income/Expense			
Income			
60000 · Sectional Gross Receipts	76,606	82,563	-5,957
60200 · Additions	0	99	-99
60300 · Sandwich Sales	3,600	2,510	1,090
Total Income	<u>80,206</u>	<u>85,172</u>	<u>-4,966</u>
Gross Profit	80,206	85,172	-4,966
Expense			
50200 · Other Special Event Expenses	938	686	252
66900 · Reconciliation Discrepancies	57	-186	243
70000 · Sectional - director's fees	14,644	14,815	-171
70100 · Sectional - transportation	550	678	-128
70200 · Sectional - per diem	1,947	1,961	-14
70300 · Sectional surcharge	720	720	0
70400 · Sectional - sanction fees	5,534	5,900	-366
70500 · Sectional caddies	2,825	2,510	315
70600 · Sectional - food and beverage	9,521	7,982	1,538
70700 · Sectional - misc and fees	0	734	-734
70701 · Sectional - Participating Club	4,235	4,736	-501
70800 · Sectional - assistant	3,440	2,770	670
71000 · Sectional free plays	4,665	5,732	-1,067
71100 · Sectional - District 6 Fees	1,214	1,157	58
71200 · Sectional - supplies	2,424	3,320	-896
71300 · Sectional - rent	19,817	20,226	-409
71400 · Sectional - WBL rental	1,400	1,375	25
71500 · Sectional - 60/40	0	977	-977
71600 · Sectional- prizes	163	1,339	-1,175
71700 · Sectional Ads	115	357	-242
Total Expense	<u>74,208</u>	<u>77,789</u>	<u>-3,581</u>
Net Ordinary Income	<u>5,998</u>	<u>7,383</u>	<u>-1,385</u>
Net Income	<u><u>5,998</u></u>	<u><u>7,383</u></u>	<u><u>-1,385</u></u>

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NVBA
Sectional Profit & Loss Budget to Actual
January through December 2018

	Jan - Dec 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
40000 · Special Events Receipts	0	375	-375
60000 · Sectional Gross Receipts	76,606	84,000	-7,394
60200 · Additions	0	0	0
60300 · Sandwich Sales	3,600	1,900	1,700
80100 · Other Income	0	0	0
Total Income	80,206	86,275	-6,069
Gross Profit	80,206	86,275	-6,069
Expense			
50200 · Other Special Event Expenses	938	900	38
66900 · Reconciliation Discrepancies	57	0	57
70000 · Sectional - director's fees	14,644	16,300	-1,656
70100 · Sectional - transportation	550	800	-250
70200 · Sectional - per diem	1,947	3,200	-1,254
70201 · Sectional - Lodging	0	0	0
70300 · Sectional surcharge	720	720	0
70400 · Sectional - sanction fees	5,534	5,900	-366
70500 · Sectional caddies	2,825	2,100	725
70600 · Sectional - food and beverage	9,521	10,300	-779
70700 · Sectional - misc and fees	0	1,200	-1,200
70701 · Sectional - Participating Club	4,235	4,225	10
70800 · Sectional - assistant	3,440	1,080	2,360
71000 · Sectional free plays	4,665	5,617	-952
71100 · Sectional - District 6 Fees	1,214	1,200	14
71200 · Sectional - supplies	2,424	2,850	-426
71300 · Sectional - rent	19,817	20,335	-518
71400 · Sectional - WBL rental	1,400	1,444	-44
71500 · Sectional - 60/40	0	500	-500
71600 · Sectional- prizes	163	200	-37
71700 · Sectional Ads	115	105	10
Total Expense	74,208	78,976	-4,768
Net Ordinary Income	5,998	7,299	-1,301
Net Income	5,998	7,299	-1,301